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'Capital' City: London, Contemporary British Fiction and the Credit Crunch

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Abstract: The emerging genre of 'Crunch Lit' uses fiction to respond to the 2007-2008 credit crisis. Focusing on different layers of city life, Faulks's *A Week in December* (2009) and Lanchester's *Capital* (2012) offer socio-economic cross sections of corporate architecture and town housing to generate new definitions of 'capital' cities. This article explores representations of a two-world London in these novels, a capital jointly populated by those who run and those who service city space. Offering insider views on the city – of ordinary houses now multi-million pound homes, and shifts in residents from frugal respectable citizens to decadent, debauched traders – these fictions foreground the breakdown of communities and emotional connections which occur as a result of the financial crisis. Representing financial architecture and minority invisibility, the article examines how and why Faulks's *A Week in December* (2009) and Lanchester's *Capital* (2012) offer the city as a lens through which to read the wider world.

Keywords: architecture, contemporary novel, credit crunch, finance, London

As an economic catastrophe with consequences that will continue to have a global reach for years to come, the 2007-2008 credit crunch is a profoundly human phenomenon, one that must be understood not only by economic and political enquires, but also by literary studies. Contemporary British fiction was quick to respond to the economic crisis as a source of concern and influence for post-millennial narrative. The years following the credit crunch gave birth to a range of fictions that sought to engage with, and make sense of, the financial turbulence of the 21st century. Focussing on the pre-crunch period in London, British novelists set about re-

framing the financial crisis using personal, individual stories to examine a wider narrative about the fate of British society and its economy. Two recent novels about the credit crunch – Sebastian Faulks's *A Week In December* (2009) and John Lanchester's *Capital* (2012) – explore social, political and economic tensions in London before the financial crash. Proposing a significant role for the city in the context of the new millennium, they offer representations of a two-world capital, jointly populated by those who occupy and those who service city space. Charting the trajectory of ordinary London houses, once designed for working-class residents, now transformed into multi-million pound homes for decadent traders, these fictions foreground the changes in London landscapes and the breakdown of communities in the years immediately preceding the credit crunch.

Financial Architecture

With specialisms including hedge-fund management, trading in securities, derivatives and commodities, and private equity, London remains Europe's leading financial city. The architecture of London symbolises the power and history of both its past and present, with topographies of historic buildings set against contemporary skyscrapers as monuments to the future. Within London, the financial district of 'The City' is set apart in both name and geography, centred in a distinct area around St Paul's Cathedral. Yet, in reality, as author John Lanchester asserts, 'The City' is actually, 'in terms of its basic functioning, a far-off country of which we know little' (Lanchester, 'Cityphillia'). Contemporary British fiction produced in the wake of the credit crunch re-presents 'The City', examining its architecture, occupants and practices in an attempt to make sense of the events, discourses and habits that contributed to the crash.

The title of John Lanchester's novel functions not only as a pun on its location in the city of London, but also as a literary nod to the economic concerns of its narrative. Reflecting on the buildings and office-scapes that define London's contemporary skyline, *Capital* interrogates the power of the financial zone of 'The City' to penetrate surrounding areas and spread its architecture and influences. A resident for a quarter of a century, Lanchester witnessed intense change in London and wanted to write a 'state of the capital' novel (qtd in Tivnan). Interrogating the implications of London's new status as a global city, *Capital* examines how the structure of the city affects the lives of its inhabitants. As the novel develops, the pressures of the world squeeze London, fracturing its landscape into zones of 'capital' influence or domestic domination.

The development of ever-taller architectural tributes to financial power forms the central concern of the representations of city space in *Capital*. Historically, the physical and metaphorical growth of the skyscraper on the London skyline has offered a revealing commentary on the state of both the city and the nation. A composite construction uniting the skills of financial, construction, architectural and legal services in its mixed-use offering of office, recreational and residential possibilities, the skyscraper constitutes the ultimate symbol of collaborative networking in the contemporary city. Nearly half of the world's skyscrapers have been built since the year 2000 and in London, as in many other cities, these buildings have come to

represent the transcendence, dominance and ambition of the financial sector (Johnson 2008). Reflecting on the rush to build ever-taller buildings in London, Lanchester argues that:

These buildings [...] are almost their own brand. Lorenzo Piano's Shard. Or what's known as the Gherkin, the Erotic Gherkin, a Norman Foster building which does look indeed like half a gherkin, half a penis, 40 stories high [...] They're better without the humans. And when you interact with them you feel like one of those tiny model figures in an architect's diagram, and you're meant to. So there is an anti-humanistic aspect to those guys' buildings, and I think that's the kind of thing we'll look back on and say: oh well, that sums up that period (Lanchester, 'Capital: London in an Age of Inequality').

As an architectural statement on prosperity visualised on the skyline, the skyscraper represents both the literal and metaphor 'height' of the financial sector in 2007. Products of an economy of space but also symbols of economic power, skyscrapers define the identity and status of London as a global economic player. The semiotic capacity of the constructions Lanchester describes 'sum up' the pre-crunch period, representing not only the physical dominance of the financial sector over the skyline of London, but also of the global ideological reach of capitalism at the start of the 21st century.

Faulks's *A Week in December* also interrogates London architecture as an expression of the power relationship between the financial industry and capital space. Opening with a panorama of the capital, the novel takes in a proliferation of buildings developed as off-shoots of the financial industries. From the 'Emirates Stadium' housing players from all over the world 'one Czech, one Spanish', to the 'grey high-rises marked with satellite dishes, like ears cupped to the outside world in the hope of gossip or escape' of Hackney and Bow, to the tiny, cramped dwelling of barrister Gabriel Northwood living in a Chelsea postcode but without a Chelsea income, Faulks's novel presents the capital as a profoundly contested site (Faulks 1).

Offering a reflection on the development of new financial spaces in London, including the Westfield shopping centre – rumoured at the time of opening to be the UK's biggest new supermall – the narrative reflects that this new consumer centre 'was not a retail park with trees and benches, but was a compression of trade in a city centre, in which migrant labour was paid by foreign capital to squeeze out layers of profit from any Londoner with credit' (Faulks 1). Profiling 'Europe's biggest shopping centre, slap in the middle of the shop-lined streets of the world's most well-provided consumer city' (Faulks 97), the text critiques consumer culture as an extension of financial cultures of credit and the impact of these cultures on the physical landscape of the city.

Within this space, 'The City' of London is an isolated location, immune from the inspection of society, and connected to the rest of London by a single (once-wobbly) Millennium bridge over the Bank side of the Thames River. The financial district of 'The City' is primarily represented through the eyes of protagonist financier John Veals. His perspective on London is a firmly financial one, defined by historic banking sites and modern financial architecture. Veals's office is located in a 'tall, blank building in Old Pye Street – the only such block in an otherwise quiet, residential road

in Victoria – with a view over to the miniature Byzantine domes and piebald brickwork of Westminster Cathedral, where the bells were tolling for early evening mass’ (Faulks 9). The Cathedral, as a symbol of faith, strength and a source of ideology, occupies a significant position in this financial quarter, functioning as a reminder of the worship of credit and consumption that justifies these financial monuments to power. Set against the ‘cold December darkness’ (Faulks 14), the financial district of *A Week in December* operates cloaked from the rest of London life. Considering the distance of ‘The City’ from the rest of London, Veals wonders, ‘What false picture of a city did these people have? [...] Their London was a virtual one, unknown to residents – Tower and Dungeon, veteran West End musicals and group photographs beneath the slowly turning Eye’ (Faulks 38-9). Contrasting the fleeting unreality of tourist experience, centred on attractions and famous sites, cultural encounters and glimpsed photographs, with his lived reality of the residents of the capital, Veals observes competing ‘users’ of the city like a social scientist. Although he recognises the value in acknowledging alternative experiences and realities of London life, Veals’s own understanding of the cityscape remains staunchly financial and ‘derived from numbers’ (Faulks 40).

Looking down on London, Veals observes ‘buildings only, silhouettes on a river, units of economic function’ (Faulks 389). Reducing London to component parts of wider financial operations, his perspective reflects a wider understanding of ‘financial architecture’ as relating not only to the systems and networks that constitute the frameworks for international finance, but to the physical buildings and sites occupied by the financial sector in the contemporary city. Both *A Week in December* and *Capital* are concerned with re-presenting the city as a contested site in the new millennium, a space divided between competing seams of social, economic and political interests. Exploring connections between greed, finance culture and urban life, both texts offer not only a perspective on London, but on the nation as a whole in the pre-crunch period. Mining these meanings, Faulks and Lanchester offer a socio-economic cross section of the contemporary city, illuminating the impact of economic changes not just on high finance, but on those at the very bottom of the social ladder and in the increasingly influential city suburbs.

Town/Houses

Across the late 20th and early 21st century, an ever-growing sprawl of domestic dwellings and residential zones developed against the urban core of London. In close proximity to and interdependent upon the city, the domestic spaces of London were originally populated by working-class residents, whose trades serviced the city. From the mid-20th century, these sites were taken over by the growing middle classes who were keen to escape city life. In the early 21st century, the occupants of these spaces altered again, as growing house prices pushed many middle-class inhabitants further into the countryside or commuter towns, leaving wealthy bankers, footballers and investors to take over city houses that had recently risen dramatically in value. The gentrification of residential spaces caused by wealthier residents and rising property values not only led to the economic eviction of key workers from the city, but also transformed its residential spaces into new sites of social and political meaning. In

these zones, displacement and changes in the socio-economic status of residents created a dislocated and often isolating experience, limiting the possibility of achieving a consensus in the objectives of a community. The changed occupancy and power of residential zones of London is explored by Faulks and Lanchester through an examination of community resentment and conflicts created by the impact of economic changes on the lives of residents.

Faulks began writing *A Week in December* with a vision that it would be a 'modern Dickensian novel' interrogating notions of social injustice and offering political commentary through a cast of characters from markedly different areas of London (Faulks, 'Blog: A Week in December'). The guests at the dinner party that opens his novel have only one thing in common – they are all residents of London. However, they each experience the capital very differently. The dinner party engineers interaction between residents who would never normally encounter one another, despite living on the same street. Uniting a range of London's 21st century inhabitants – from Farooq and Nasim al-Rashid 'a chutney magnate and a large private donor to party funds'; Tadeusz 'Spike' Borowski, a Polish footballer ('But did he speak English? Would he behave? What did footballers like to do after dinner?'); R. Tranter, a book critic living in a 'bohemian' part of town; and barrister Gabriel Northwood, struggling to meet the financial demands of living in the city – the novel's opening 'big dinner' offers a snapshot of pre-crunch London life (Faulks 4-6). Mobilising the domestic home as a political setting, Faulks employs the social occasion of the dinner party to examine the changing status and composition of London's domestic spaces in the early 21st century.

A Week in December articulates a concern with growing levels of inequality and extremes of good and bad fortune in the contemporary capital. Throughout this week in December, readers are forced to confront Londoners who do not enjoy home ownership or a stable sense of 'residence'. Drawing many parallels with Victorian London as a place where characters go to 'make their fortunes', Faulks's novel interrogates the state of 'the London dream' in the new millennium (Faulks, 'Blog: A Week in December'). Concerned with the 'invisibles' of the city, those who work in and service city space but do not occupy prominent roles in its landscape, the novel explores the changing ethnic, cultural and power relations of the contemporary city. Examining change-of-use and the increasing domination of developers over London buildings, it offers scathing critiques of the impact of economic decisions on the most vulnerable members of city society. Schizophrenic Alan is 'released into a "care in the community" scheme when his asylum, one of the original Victorian ones' is closed by the government, bought by a property developer and turned into 'luxury apartments with state-of-the-art gym and sauna facilities' (Faulks 43). The growing impact of immigrant communities on London is also revealed by critic R. Tranter in his daily trip to the newsagent. He reflects that this journey is now reminiscent of 'a walk through the history of the late twentieth century; here was the fallout of wars hot and cold; here was the collateral displacement of free markets and porous frontiers [...] the homogeneity was not in nature any more' (Faulks 17-18).

Significantly, social forms of collective enterprise, or concepts of a social community, are largely absent in *A Week in December*. While characters enjoy

alternative communities – in their workplaces, religions or cultural groups – they do not (as this brief walk illustrates) enjoy a community life based around the street in which they live or work. Highlighting the connections between economic developments and shifts in population, R. Tranter's survey of everyday London life exposes a city in transition. Bearing the architecture of a time 'now long gone', his walk foregrounds the diversity and heterogeneity that characterise contemporary London. Considering a shift away from earlier working-class communities and towards a more diffuse, fragmented experience of city living, the 'free markets and porous frontiers' of global capitalism are made visible on London's residential streets that lack a sense of cohesion and community.

Lanchester's *Capital* also examines the changing nature and use of London's domestic spaces in the lead up to the credit crunch. Representing a new urban dream of property wealth through the residents and workers on a single suburban street, the novel is concerned with a lack of community and communication amongst city residents. Examining how individualism and financial gain have fragmented London living, *Capital* opens with a 'Google Street View' of Pepys Road. Named after the great diarist Samuel Pepys who moved out of central London to Clapham, in what was then the countryside, Pepys Road is offered as a 'kind of microcosm of London in the same way that the city is a microcosm of the wider world' (Lanchester, qtd in Williams). This road is remarkable not only for being 'an ordinary looking street in South London' (Lanchester 10), but also one in which, as a result of the pre-crunch credit boom 'houses were now like people, and rich people at that, imperious, with needs of their own that they were not shy about having service' (Lanchester 6). This change in the use of homes, from working-class houses to multi-million pound symbols of status and wealth, is the central concern of the novel.

Exploring the various ways in which money flows through London and the lives of the people who pass through it and are affected by it, *Capital's* panoramic narratives and wide cast mean that the novel is more than just the sum of its many characters and chapters. The malign influence of capital on the composition of London's residential zones results in residents who are more aware of the value of the buildings in the street than the community they inhabit. The inhabitants of Pepys Road are 'neighbours' in spatial terms only; in reality, their lives barely brush against one another. This is structurally underlined by the segmented narrative style of the novel which features 107 short chapters, each devoted to single characters whose life rarely crosses with that of the others. Community in a geographical sense does not exist for Lanchester's characters because in reality it would seem unlikely that such a disparate group would ever meet.

The residents of the newly gentrified Pepys Road are a heterogeneous group, drawn to London to make money, or newly wealthy as a result of being a long-time resident on Pepys Road. The houses on Pepys Road had originally been 'built for a specific market: the idea was that they would appeal to lower-middle class families willing to live in an unfashionable part of town in return for the chance to own a terraced house – a house large enough to have room for servants' (Lanchester 2). However, as the years went on 'Pepys Road began to climb the economic ladder [...] it tracked the changes in Britain's economic prosperity, emerging from the dowdy

chrysalis of the late 1970s and transforming into a vulgar, loud butterfly of the Thatcher decades and the long boom that followed them' (Lanchester 2-3). As 'house prices slowly rose, the working classes, indigenous and immigrant, cashed in and moved out, usually looking to find bigger houses in quieter places, with neighbours more like themselves' (Lanchester 3). By 2007, 'having a house in Pepys Road was like being in a casino in which you were guaranteed to be a winner [...] Britain had become a country of winners and losers, and all the people in the street, just by living there, had won' (Lanchester 7).

For a society in which a house is 'the biggest and most expensive and most significant thing' (Lanchester 576) you can own, gentrification becomes a hegemonic process, as ever-wealthier residents buy up the houses in Pepys Road, adapting and modifying the buildings to meet their growing needs. The novel notes a new 'fashion [...] for people to install basements' (Lanchester 3-4), literally digging into city space. Yet, this process is described as a profoundly unnatural and damaging enterprise: 'the earth was spreading, vomiting, rejecting its own excavation, and far too much of it seemed to come out of that ground, as if it were fundamentally unnatural to reach down into the earth to take up more space, and the digging could go on forever' (Lanchester 7). Physically rejecting attempts to occupy more space, this process of digging down into the earth is presented as a metaphorical extension of the unending quest for accumulation and control characteristic of newly gentrified residential zones.

Reflecting on the escalating property prices of London, Lanchester argues that by the time of the credit crunch, houses in the city had become an 'ever more critical capital asset, there is a constant va-et-vient of renovation, a non-stop turmoil of attics being done, basements being dug out, skips being filled, scaffolding put up and everything knockable being knocked through [...] Most of this activity is generated by the City people' (Lanchester, 'Cityphillia'). In an examination of the 'winner and losers' approach to society that Lanchester argues has been an effective 'slogan for British life in the last three decades', *Capital* examines how new inhabitants effect the demographics of London and enact a social, political and spatial reshaping of its residential zones (Lanchester, 'BBC Radio 4: Open Book'). From banker Roger Yount and his shopaholic wife, to Muslims shop-keepers the Kamals, wealthy footballer Patrick Kamo, and Petunia Howe, 'the oldest person living in Pepys Road', whose 'grandfather had brought the house "off plan" before it had even been built' (Lanchester 11), *Capital* offers case studies of characters whose lives are transformed or defined by rising house prices and pre-crunch cultures of accumulation.

Capturing an easy-money era, *Capital* explores the inequality and dissatisfaction caused by these increasing polarities of wealth and poverty. Reflecting a city at a 'peak moment of obliviousness' (Lanchester, 'John Lanchester On Capital'), the novel centres on the varied lives of 'fictional but precisely observed Londoners' (qtd in Tomalin) to offer counter-points to the experience of the city's richer habitants through the challenge faced by its poorer, immigrant inhabitants. The contrast between narratives of those who live on Pepys Road, as set against those who work there – such as Zimbabwean traffic warden Quentina, Polish nanny Matya and builder Zbigniew – draws attention to the continued status of the capital as an aspirational

place. As Quentina wryly notes, you only notice parking issues in a country where life is generally good.

Spotlighting a pre-crunch period in which house prices became central to the culture of liberal economies, Lanchester explicitly examines the power and problem of the home-as-asset through the haunting 'We Want What You Have' harassment campaign that develops against the residents of Pepys Road. The campaign begins in the form of cards sent to residents, each featuring a picture of a front door corresponding to the recipient. The cards centre on the home as a site of value and a source of envy for those who cannot afford what the residents 'have'. As a sign of how entrenched in the value-culture of homes this pre-crunch society has become, when Arabella Yout first notices the card, she dismisses it 'as some semi-criminal estate agent [having] finally confessed to a wish to sell her home for her' (Lanchester 46). In fact, 'We Want What You Have' is a profoundly anti-capital campaign, an expression of local resentment at rich residents displacing local inhabitants.

The campaign is based on envy, but as Roger Yount notes, it is not envy 'in the reassuring, warming way in which he quote "liked being envied" but instead "like someone keeping an eye on you and secretly wishing you ill"' (Lanchester 279). Revealed to be the brainchild of Parker, a jealous assistant to long-time resident Petunia's YBA grandson Smiffy, the 'We Want What You Have' campaign functions as an expression of social anger against the new power and wealth represented by Pepys Road. When finally accosted, Parker's defence against his actions – 'who do they think they are, you know? Do they think they're, you know, the kings of the world or something?' – addresses wider tensions within newly gentrified residential areas of London, as those who 'want what they have' engage in expressions of protest against their displacement and social invisibility (Lanchester 570).

Capital charts the embourgeoisement of a single street, a process that has left ordinary Londoners living beside bankers and footballers, and immigrants servicing houses and their owners. For these newcomers to the city, London offers the chance of a different way of life. Lanchester examines how this changing demographic is transformed by the sway of capital to a point at which, at the moment of the credit crunch, everyone seems to know the value of everything, except each other. 'Capital' in architectural form is the one thing that binds these characters together – although they know they value of their neighbours' houses, they are less interested in getting to know the people living in them. An exposé of what can happen when a society becomes obsessed with acquisition, the growing social polarisation between those who reside in Pepys Road and those who service the homes there is offered by Lanchester as a critique of 'Wimbledonisation' in London, a process in which the property game becomes dominated by big, foreign players (Lanchester, in Tomalin).

Concerned with the 'sad fragility of modern life' in which 'self-contained parallel privacies' exist within the same street, *Capital* depicts characters connected only by random encounters (Lanchester, qtd in Tivnan). Lanchester argues that, in reality, 'a lot of the time in modern Britain, certainly in urban life, we barely have any contact at all with the people around us' (qtd in Elmhrst). The residents of Pepys Road occupy the same street, during the same time, but their experiences are hermeneutically sealed from one another as a result of a cultural conditioning towards isolated urban

living. Foregrounding a missing sense of community and the dominance of superficial, product and appearance-based approaches to detached city living, *Capital* lays the foundations for a wider discussion about housing and city space through a cast of aspirational characters. Using a single street to offer a sharp portrait of a 21st century London, the novel examines a potent combination of 'bankerisation' and 'world pressures' and the resulting effects of these influences on the city and its residents (Lanchester, 'Of Money, Time and the City').

From the financial architecture of 'The City' to the residential gentrification of London homes, *A Week in December* and *Capital* problematise the relationship between individuals and the city in the 21st century. Understanding changes in city spaces and their relationship to the financial sector is a pressing problem, since financial practices are increasingly espoused as solutions to wider, national and international issues. This 'Cityphillia' – the transplanting of practices and cultures from the city into other areas of national life (such as the NHS, BBC, state-sector performance related pay and school league tables) – is praised by the fictional British Prime Minister in Lanchester's novel. Proudly announcing to a social gathering of financiers, "'What you have done for the City of London [...] we now intend to do for the entire British economy'" (Lanchester 132), his statement – satirised in fiction, but based on the contextual policies of reality – foregrounds the novel's target critique and prompts the need for a greater understanding of the composition of the city and its broader role in national social, economic and political well-being (Lanchester, 'Cityphillia').

Both *A Week in December* and *Capital* offer London as a microcosm of the diversity, inequality and greed created by global capitalism in the early years of the new millennium. Exploring problems inherent to contemporary Western capitalist cities – from pressures on housing stock, to gentrification and the breakdown of community relations – these contemporary British fictions foreground the need for capital cities to offer a mixed ecology of natives and newcomers, not just financiers and foreign investors. London's geography is used as part of a wider social commentary on issues contextual to 2007-2008 – bankers' bonuses, street art, racism in football, protests and urban discontent – to produce critical, but nevertheless hopeful novels that consider not only what is wrong with 'capital' but, perhaps, how it can be put right in the post-crunch period.

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